1	2	3
27.	U.S.A.	6,350.60
28.	U.S.S.R.	3,027.53
29.	U.A.E.	34.41
B.	Non-Government Account	
1	F.R.G.	722.94
2.	I.B.R.D.	2,419.18
3.	U.S.A.	0.01
4.	France	42.14
5.	A.D.B.	437.60
C.	IMF Borrowing	6,482.00
D.	External Commercial Borrowings	36,141.97
	TOTAL :	1,37,508.02

Unpopularity of Bank deposit schemes

2724. SHRI SURESH KALMADI: Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that bank deposit schemes are becoming unpopular in view of the competition from alternative financial instruments like shares, Debenture, Unit Trust of India's schemes, small savings instruments with attractive returns and fiscal privileges; and;

(b) if so, what steps are proposed to be taken to check the fall in bank deposits?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI DALBIR SINGH): (a) and (b) as reported by the Reserve Bank of India during the current financial year (upto 15th Nov. 91) the aggregate deposits of scheduled commercial banks increased by Rs. 22962 crores as compared with Rs. 15143 crores during the corresponding period of the previous year. It would be seen that the deposits in absolute terms have not decreased. However, various financial instruments like bank deposits, shares, debentures, Unit Trust of India's schemes, small saving instruments have divergent liquidity, returns, fiscal privileges and other features and they all cater to the saving requirement of different target groups with a view to ensure the competitiveness of bank deposits in the context of the attractiveness or other saving instruments, prevailing inflationary pressures and also to provide a better rate of return, interest rates on term deposits of scheduled commercial banks were raised in three stages during the current financial year i.e. on 13th April, 4th July and 9th October, 1991.

विदेशों से वाणिज्यिक ऋण लेने संबंधी नीति में परिवर्तन

2725. **श्री रणजीत सिंह:**
श्री राम जेठमलानी:

क्या वित्त मंत्री यह बताने की कृपा करेंगे कि:

(क) क्या यह सच है कि सरकार विदेशों से वाणिज्यिक ऋण लेने की वर्तमान शर्तों में भारी परिवर्तन करने के बारे में विचार कर रही है;

(ख) यदि हां, तो इसके क्या कारण हैं; और

(ग) वर्तमान शर्तों में कब तक परिवर्तन कर दिए जाने की सम्भावना है तथा 1990-91 के वर्ष के पहले नौ महीनों के दौरान विदेशों से कितनी धनराशि का वाणिज्यिक ऋण प्राप्त किया गया?

वित्त मंत्रालय में राज्य मंत्री (श्री रामेश्वर ठाकुर): (क) सरकार ने हाल ही में अपने आप